OFFICE OF THE CHAPTER 13 TRUSTEE
KRISPEN S. CARROLL

PARTICIPATION RULES OF THE ELECTRONIC FUNDS TRANSFER PROGRAM

- The completed *Authorization Agreement for Electronic Funds Transfer (EFT)* must be returned by either mail to Krispen S. Carroll, Chapter 13 Trustee, 26999 Central Park Blvd, Suite 125N, Southfield, MI 48076, ATTN: Finance/EFT or email to eft.carroll@det13ksc.com.

- A voided check or written verification of the proper routing and account information must be provided for the Trustee's office to initiate EFT payments.

- This authorization will remain in effect until Trustee has received an "EFT Termination Form" which can be found on the Trustee's website at www.det13ksc.com in such time and such manner as to afford Trustee a reasonable opportunity to act on it. Trustee may cancel this agreement by notice to Payee in advance at the email address provided.

- In order to enter the program, the creditor must also authorize the Trustee to initiate debits to the bank account, which will be used solely to adjust any entry made in error to the creditor's bank account. Debit entries will be preceded by notification at the email address provided below and would not exceed the amount of the credit.

- Name and payment address on the agreement must match the name and address of the filed proof of claim. If your office files proofs of claim for multiple payees, an agreement must be received for each of the payee names.

- Only regular monthly disbursements will be electronically deposited into the requested account. You may still receive checks for payments initiated outside the regular monthly disbursement.

- Disbursement typically takes place on the first Wednesday of each month. Electronic funds will be available no later than the Friday following Wednesday's disbursement. Please refer to our website www.det13ksc.com for a complete list of disbursement dates.

- Payment detail, which includes debtor's name, case number, account number (as provided on the filed proof of claim) and payment amount, will be emailed to the address indicated on the agreement. Our system is only capable of sending this information to ***one*** email address. The same information will also be available on the National Data Center's website, www.ndc.org.

- The Trustee reserves the right to amend these rules at any time without notice to those who are currently participating.